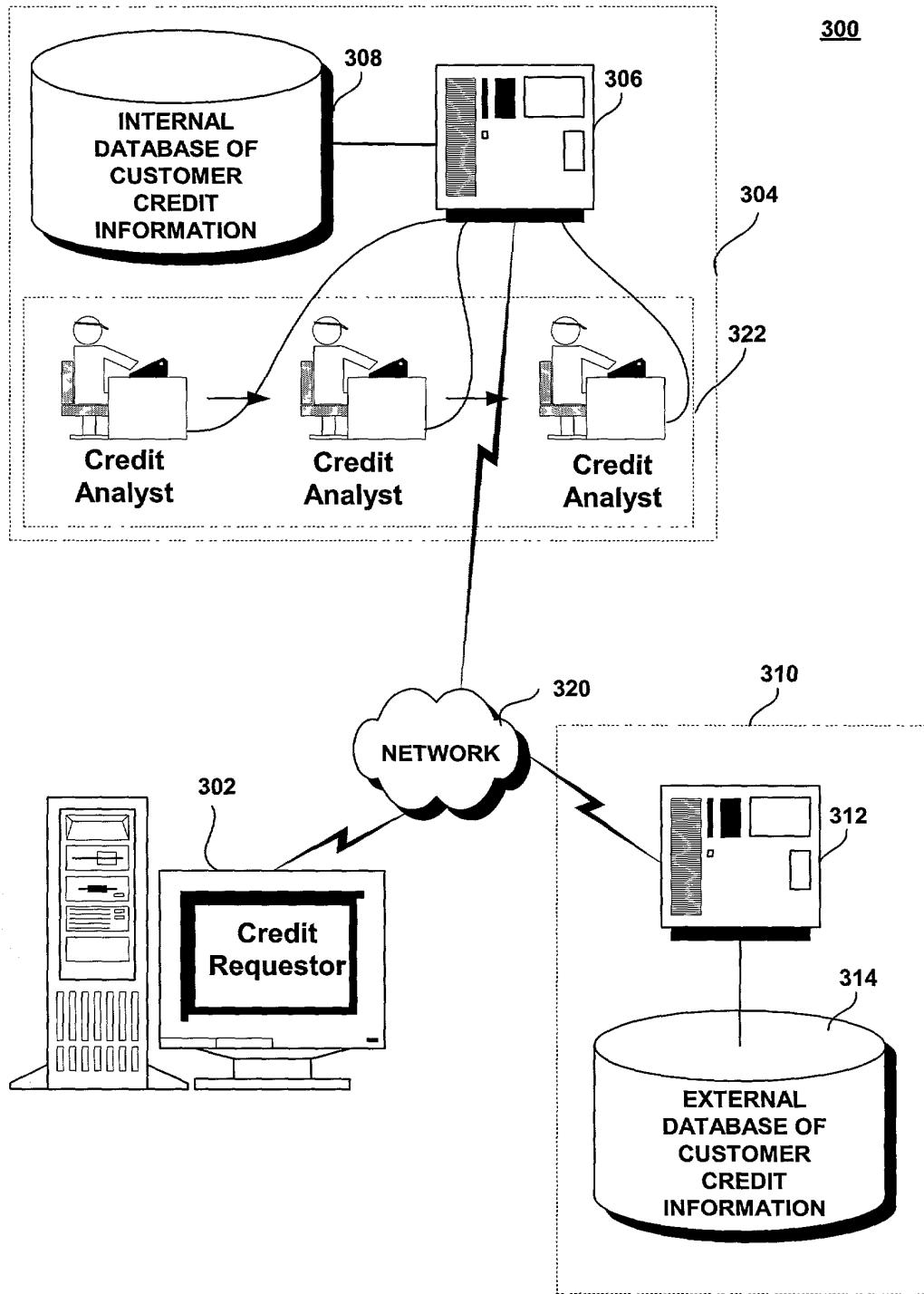


**FIG. 2**

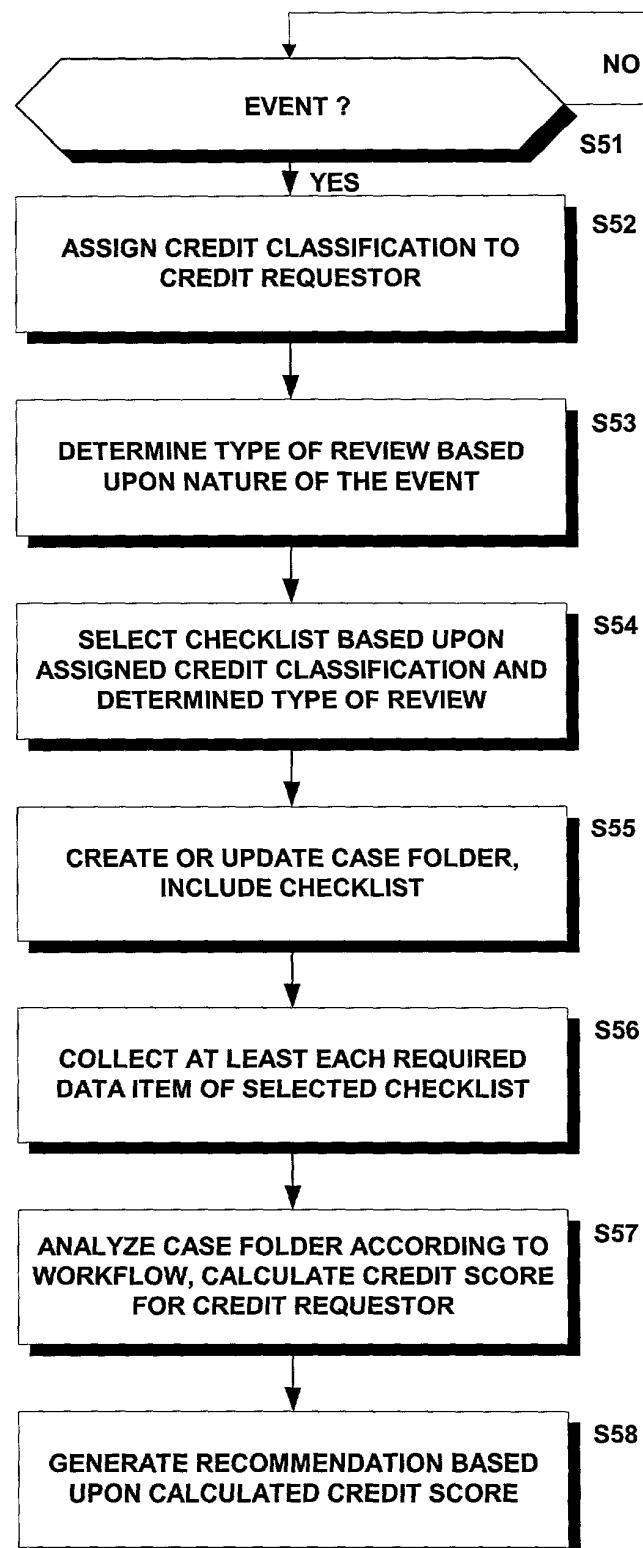
File Edit View Go Help 200

102 104 106 108

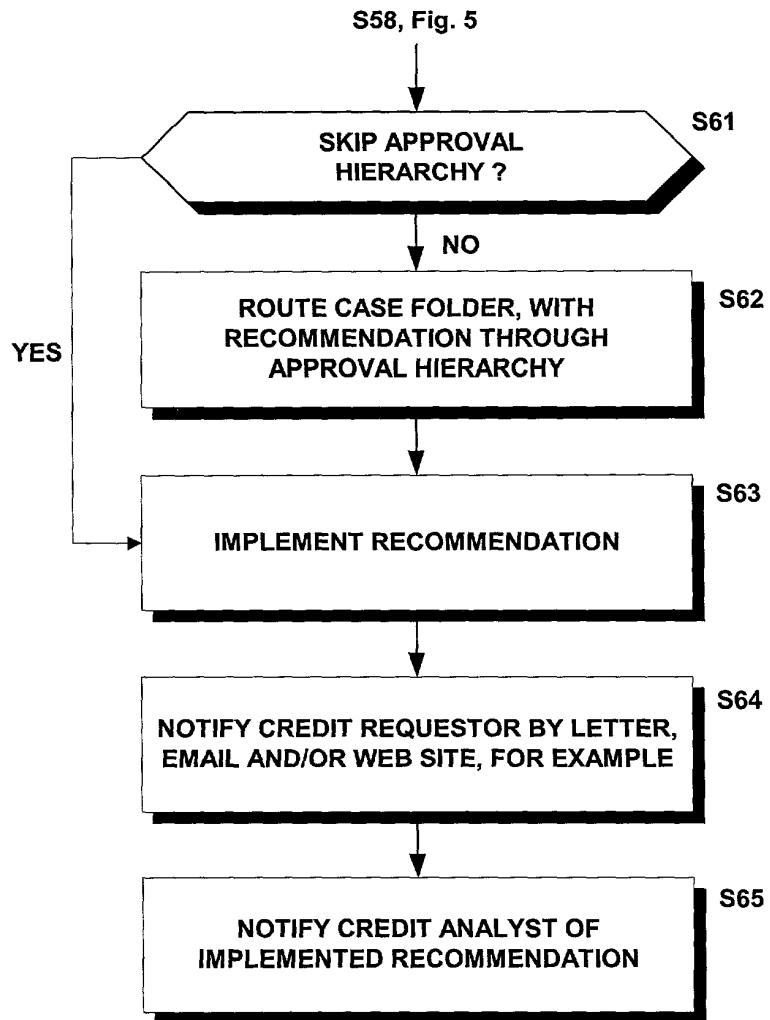
CREDIT CLASSIFICATION	TYPE OF REVIEW	CHECKLIST	SCORE SHEET
Emerging .com	New Credit	High Risk New	Conservative
Emerging .com	Quaterly Rev.	HR Timed	Conservative
Mature < 1 yr.	Order Hold	Mod. Risk Hold	Moderate
Mature > 5 yrs.	Credit Hold	Low Risk Hold	Moderate ▼
Mature > 5 yrs.	Inc. Credit	Low Risk Inc.	Aggressive
Prospect	New Credit	High Risk Prospect	Conservative



*FIG. 3*



*FIG. 5*



*FIG. 6*

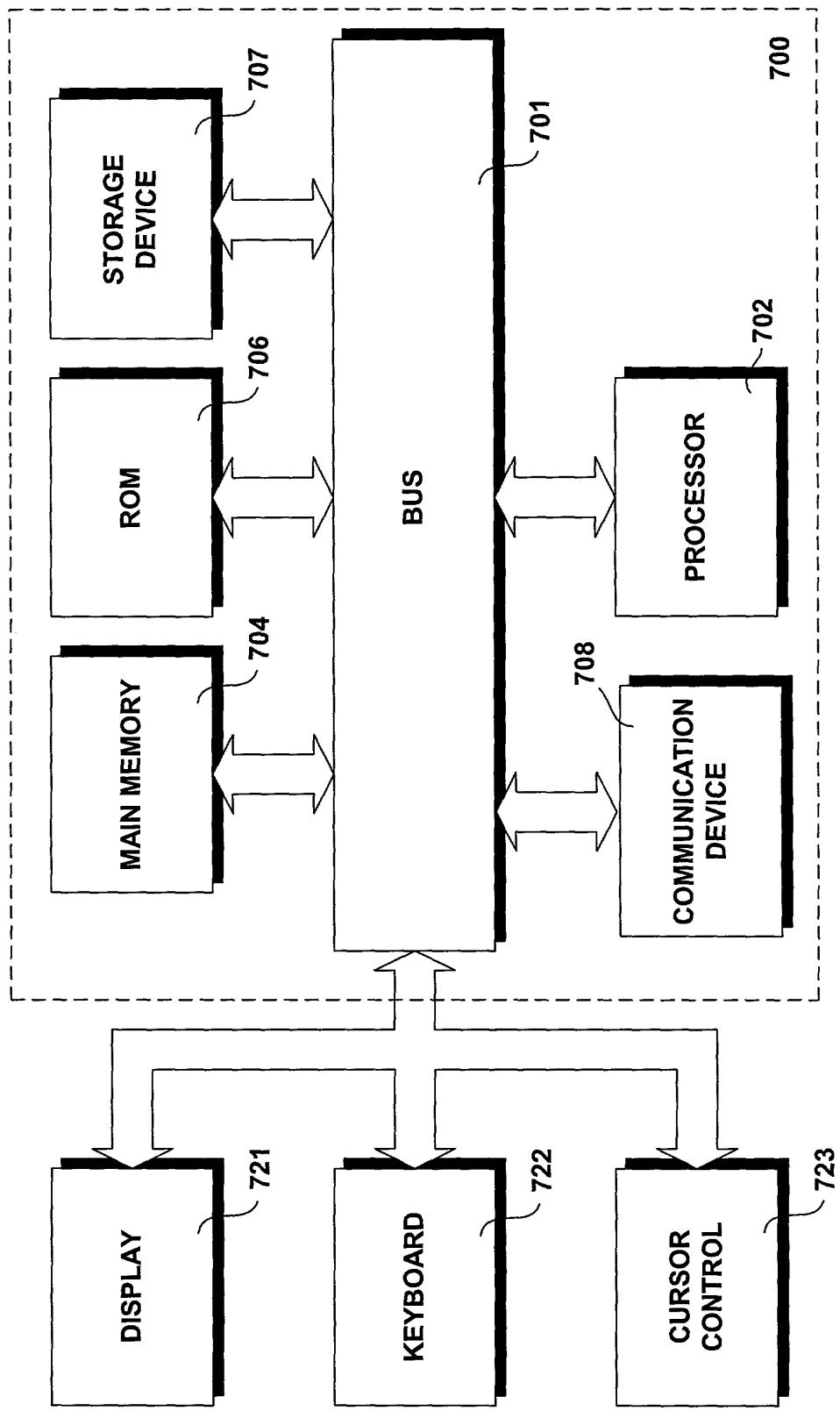


FIG. 7

Checklist		200	
DATA ITEM	REQUIRED	OPTIONAL	
Party Credit Limit	✓	402	Name
High Credit Amount	✓	402	Low Risk Annual Review
Last Credit Review Date	✓		
Last Credit Recommendation	✓		
Last Internal Credit Score	✓		
Days Sales Outstanding	✓	102	Credit Classification
Average Payment Days	✓	102	Mature/Stable Customer
Current Amount Due	✓	104	Type of Review
30 Days past Due Amount	✓	104	Annual Credit Evaluation
60 Days past Due Amount	✓		
90 Days past Due Amount	✓		
Over 90 Days past Due Amount	✓		
Current Invoice Value	✓		
Bank Name			
Current Balance			
Average Balance			
Last Update Date		404	
EDGAR Report			

FIG. 4